



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/10/2018

45 Day Lock Exp.: 9/24/2018

60 Day Lock Exp.: 10/9/2018

W. Rate Sheet Dated: 8/10/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.500	98.359	98.209	98.059	3.500	97.846	97.696	97.546	1.875	N/A	N/A	N/A	3.125	96.790	96.640	96.490
3.625	98.893	98.743	98.593	3.625	98.345	98.195	98.045	2.000	N/A	N/A	N/A	3.250	98.084	97.934	97.784
3.750	99.710	99.560	99.410	3.750	99.319	99.169	99.019	2.125	N/A	N/A	N/A	3.375	98.674	98.524	98.374
3.875	100.240	100.090	99.940	3.875	99.813	99.663	99.513	2.250	93.575	93.425	93.275	3.500	99.166	99.016	98.866
4.000	100.765	100.615	100.465	4.000	100.303	100.153	100.003	2.375	93.937	93.787	93.637	3.625	99.700	99.550	99.400
4.125	101.293	101.143	100.993	4.125	100.795	100.645	100.495	2.500	93.062	92.912	92.762	Margin = 2.250		Index = 2.440	
4.250	102.015	101.890	101.765	4.250	101.374	101.249	101.124	2.625	94.012	93.862	93.712				
4.375	102.533	102.408	102.283	4.375	101.856	101.731	101.606	2.750	96.724	96.574	96.424				
4.500	103.043	102.918	102.793	4.500	102.330	102.205	102.080	2.875	97.289	97.139	96.989				
4.625	103.464	103.339	103.214	4.625	102.716	102.591	102.466	3.000	97.763	97.613	97.463				
4.750	103.589	103.448	103.308	4.750	102.858	102.717	102.576	3.125	98.237	98.087	97.937				
4.875	103.833	103.692	103.551	4.875	103.256	103.115	102.975	3.250	99.007	98.857	98.707				
5.000	104.459	104.319	104.178	5.000	103.647	103.506	103.366	3.375	99.475	99.325	99.175				
5.125	104.877	104.737	104.596	5.125	103.849	103.709	103.568	3.500	99.944	99.794	99.644				
5.250	104.831	104.731	104.590	5.250	103.769	103.669	103.528	3.625	100.405	100.255	100.105				
5.375	105.108	105.008	104.867	5.375	104.127	104.027	103.887	3.750	100.314	100.164	100.014				
5.500	105.098	104.998	104.857	5.500	104.456	104.356	104.215	3.875	100.769	100.619	100.469				
5.625	105.377	105.277	105.136	5.625	104.899	104.799	104.658	4.000	101.154	101.004	100.854				
5.750	105.780	105.680	105.555	5.750	104.709	104.609	104.484	4.125	101.494	101.344	101.194				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.500	97.159	97.009	96.859	3.500	96.846	96.696	96.546	1.875	N/A	N/A	N/A	3.125	95.790	95.640	95.490
3.625	97.693	97.543	97.393	3.625	97.345	97.195	97.045	2.000	N/A	N/A	N/A	3.250	97.084	96.934	96.784
3.750	98.510	98.360	98.210	3.750	98.319	98.169	98.019	2.125	N/A	N/A	N/A	3.375	97.674	97.524	97.374
3.875	99.040	98.890	98.740	3.875	98.813	98.663	98.513	2.250	92.575	92.425	92.275	3.500	98.166	98.016	97.866
4.000	99.565	99.415	99.265	4.000	99.303	99.153	99.003	2.375	92.937	92.787	92.637	3.625	98.700	98.550	98.400
4.125	100.093	99.943	99.793	4.125	99.795	99.645	99.495	2.500	92.062	91.912	91.762	Margin = 2.250		Index = 2.440	
4.250	100.815	100.690	100.565	4.250	100.374	100.249	100.124	2.625	93.012	92.862	92.712	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.333	101.208	101.083	4.375	100.856	100.731	100.606	2.750	95.724	95.574	95.424	Rate	30 Day	45 Day	60 Day
4.500	101.843	101.718	101.593	4.500	101.330	101.205	101.080	2.875	96.289	96.139	95.989	4.500	100.643	100.393	100.143
4.625	102.264	102.139	102.014	4.625	101.716	101.591	101.466	3.000	96.763	96.613	96.463	4.625	101.064	100.814	100.564
4.750	102.349	102.208	102.068	4.750	101.858	101.717	101.576	3.125	97.237	97.087	96.937	4.750	101.099	100.849	100.599
4.875	102.883	102.742	102.601	4.875	102.256	102.115	101.975	3.250	98.007	97.857	97.707	4.875	101.533	101.283	101.033
5.000	103.309	103.169	103.028	5.000	102.647	102.506	102.366	3.375	98.475	98.325	98.175	5.000	101.959	101.709	101.459
5.125	103.727	103.587	103.446	5.125	102.949	102.809	102.668	3.500	98.944	98.794	98.644	5.125	102.297	102.047	101.797
5.250	104.401	104.301	104.160	5.250	102.769	102.669	102.528	3.625	99.405	99.255	99.105	5.250	101.720	101.470	101.220
5.375	104.678	104.578	104.437	5.375	103.127	103.027	102.887	3.750	99.314	99.164	99.014	5.375	102.004	101.754	101.504
5.500	104.868	104.768	104.627	5.500	103.456	103.356	103.215	3.875	99.769	99.619	99.469	5.500	102.248	101.998	101.748
5.625	105.097	104.997	104.856	5.625	103.899	103.799	103.658	4.000	100.154	100.004	99.854	5.625	102.517	102.267	102.017
5.750	105.550	105.450	105.325	5.750	103.709	103.609	103.484	4.125	100.494	100.344	100.194	5.750	102.760	102.510	102.260

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster	Loan Size Adjuster		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.250	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.250	\$85,001 - \$125,000	-0.500
FICO 640 - 659	0.000	\$125,001 - \$175,000	-0.125
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-1.500	\$275,001 up to HB	0.000
FICO 580 - 599	-2.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	99.793	99.543	99.293	4.500	99.610	99.360	99.110
4.750	100.249	99.999	99.749	4.750	100.138	99.888	99.638
5.000	101.109	100.859	100.609	5.000	100.927	100.677	100.427
5.250	101.938	101.688	101.438	5.250	101.774	101.524	101.274
5.500	102.018	101.768	101.518	5.500	101.736	101.486	101.236
5.625	102.257	102.007	101.757	5.625	102.179	101.929	101.679
5.750	102.520	102.270	102.020	5.750	101.989	101.739	101.489
5.875	102.754	102.504	102.254	5.875	102.357	102.107	101.857

Specialty Adjustment	
Manufactured Homes (OTC Exempt)	0.250
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	8/10/2018	5.250%

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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30 Day Lock Exp.:

9/10/2018

45 Day Lock Exp.:

9/24/2018

60 Day Lock Exp.:

10/9/2018

W. Rate Sheet Dated: 8/10/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.500	97.421	97.271	97.121	3.500	96.909	96.759	96.609	1.875	N/A	N/A	N/A	3.125	95.10	94.952	94.802
3.625	97.955	97.805	97.655	3.625	97.407	97.257	97.107	2.000	N/A	N/A	N/A	3.250	97.15	96.996	96.846
3.750	98.460	98.310	98.160	3.750	98.069	97.919	97.769	2.125	N/A	N/A	N/A	3.375	97.74	97.586	97.436
3.875	98.990	98.840	98.690	3.875	98.563	98.413	98.263	2.250	90.075	89.925	89.775	3.500	98.23	98.078	97.928
4.000	99.515	99.365	99.215	4.000	99.053	98.903	98.753	2.375	90.437	90.287	90.137	3.625	98.76	98.612	98.462
4.125	100.043	99.893	99.743	4.125	99.545	99.395	99.245	2.500	89.562	89.412	89.262	Margin = 2.250		Index = 2.440	
4.250	100.765	100.640	100.515	4.250	100.124	99.999	99.874	2.625	90.512	90.362	90.212				
4.375	101.283	101.158	101.033	4.375	100.606	100.481	100.356	2.750	95.037	94.887	94.737				
4.500	101.793	101.668	101.543	4.500	101.080	100.955	100.830	2.875	95.601	95.451	95.301				
4.625	102.214	102.089	101.964	4.625	101.466	101.341	101.216	3.000	96.075	95.925	95.775				
4.750	101.901	101.761	101.620	4.750	101.170	101.030	100.889	3.125	96.550	96.400	96.250				
4.875	102.145	102.005	101.864	4.875	101.568	101.428	101.287	3.250	98.070	97.920	97.770				
5.000	102.772	102.631	102.491	5.000	101.959	101.819	101.678	3.375	98.537	98.387	98.237				
5.125	103.190	103.049	102.908	5.125	102.162	102.021	101.880	3.500	99.006	98.856	98.706				
5.250	103.331	102.231	102.090	5.250	101.269	101.169	101.028	3.625	99.468	99.318	99.168				
5.375	102.608	102.508	102.367	5.375	101.627	101.527	101.387	3.750	99.064	98.914	98.764				
5.500	102.598	102.498	102.357	5.500	101.956	101.856	101.715	3.875	99.519	99.369	99.219				
5.625	102.877	102.777	102.636	5.625	102.399	102.299	102.158	4.000	99.904	99.754	99.604				
5.750	102.342	102.242	102.117	5.750	101.271	101.171	101.046	4.125	100.244	100.094	99.944				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.500	96.221	96.071	95.921	3.500	95.909	95.759	95.609	1.875	N/A	N/A	N/A	3.125	94.102	93.952	93.802
3.625	96.755	96.605	96.455	3.625	96.407	96.257	96.107	2.000	N/A	N/A	N/A	3.250	96.146	95.996	95.846
3.750	97.260	97.110	96.960	3.750	97.069	96.919	96.769	2.125	N/A	N/A	N/A	3.375	96.736	96.586	96.436
3.875	97.790	97.640	97.490	3.875	97.563	97.413	97.263	2.250	90.825	90.675	90.525	3.500	97.228	97.078	96.928
4.000	98.315	98.165	98.015	4.000	98.053	97.903	97.753	2.375	91.187	91.037	90.887	3.625	97.762	97.612	97.462
4.125	98.843	98.693	98.543	4.125	98.545	98.395	98.245	2.500	90.312	90.162	90.012	Margin = 2.250		Index = 2.440	
4.250	99.565	99.440	99.315	4.250	99.124	98.999	98.874	2.625	91.262	91.112	90.962	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.083	99.958	99.833	4.375	99.606	99.481	99.356	2.750	94.818	94.668	94.518	Rate	30 Day	45 Day	60 Day
4.500	100.593	100.468	100.343	4.500	100.080	99.955	99.830	2.875	95.382	95.232	95.082	4.500	99.393	99.143	98.893
4.625	101.014	100.889	100.764	4.625	100.466	100.341	100.216	3.000	95.857	95.707	95.557	4.625	99.814	99.564	99.314
4.750	100.661	100.521	100.380	4.750	100.170	100.030	99.889	3.125	96.331	96.181	96.031	4.750	99.411	99.161	98.911
4.875	101.195	101.055	100.914	4.875	100.568	100.428	100.287	3.250	96.538	96.388	96.238	4.875	99.845	99.595	99.345
5.000	101.622	101.481	101.341	5.000	100.959	100.819	100.678	3.375	97.006	96.856	96.706	5.000	100.272	100.022	99.772
5.125	102.040	101.899	101.758	5.125	101.262	101.121	100.980	3.500	97.475	97.325	97.175	5.125	100.610	100.360	100.110
5.250	101.901	101.801	101.660	5.250	100.269	100.169	100.028	3.625	97.937	97.787	97.637	5.250	99.220	98.970	98.720
5.375	102.178	102.078	101.937	5.375	100.627	100.527	100.387	3.750	97.127	96.977	96.827	5.375	99.504	99.254	99.004
5.500	102.368	102.268	102.127	5.500	100.956	100.856	100.715	3.875	97.581	97.431	97.281	5.500	99.748	99.498	99.248
5.625	102.597	102.497	102.356	5.625	101.399	101.299	101.158	4.000	97.966	97.816	97.666	5.625	100.017	99.767	99.517
5.750	102.112	102.012	101.887	5.750	100.271	100.171	100.046	4.125	98.306	98.156	98.006	5.750	99.322	99.072	98.822

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.250	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment	
Manufactured Homes (OTC Exempt)	0.250
203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVIM	-0.750

Max USDA-GRH Rate	
Today:	8/10/2018 5.250%

DPA Advantage Program *comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only*							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	98.543	98.293	98.043	4.500	98.360	98.110	97.860
4.750	98.561	98.311	98.061	4.750	98.450	98.200	97.950
5.000	99.422	99.172	98.922	5.000	99.239	98.989	98.739
5.250	99.438	99.188	98.938	5.250	99.274	99.024	98.774
5.500	99.518	99.268	99.018	5.500	99.236	98.986	98.736
5.625	99.757	99.507	99.257	5.625	99.679	99.429	99.179
5.750	99.082	98.832	98.582	5.750	98.551	98.301	98.051
5.875	99.316	99.066	98.816	5.875	98.919	98.669	98.419

DPA Advantage Adjustment	
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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/10/2018

45 Day Lock Exp.:

9/24/2018

60 Day Lock Exp.:

10/9/2018

W. Rate Sheet Dated: 8/10/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA															
30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	98.367	98.267	98.167	4.500	101.302	101.202	101.102	3.000	96.429	96.329	96.229	2.875	96.763	96.663	96.563
4.125	99.144	99.044	98.944	4.625	101.906	101.806	101.706	3.125	96.939	96.839	96.739	2.990	97.019	96.919	96.819
4.250	99.788	99.688	99.588	4.750	102.434	102.334	102.234	3.250	97.705	97.605	97.505	3.000	97.119	97.019	96.919
4.375	100.362	100.262	100.162	4.875	102.803	102.703	102.603	3.375	98.226	98.126	98.026	3.125	97.479	97.379	97.279
4.500	100.876	100.776	100.676	4.990	103.049	102.949	102.849	3.500	98.723	98.623	98.523	3.250	98.222	98.122	98.022
4.625	101.526	101.426	101.326	5.000	103.149	103.049	102.949	3.625	99.237	99.137	99.037	3.375	98.585	98.485	98.385
4.750	102.079	101.979	101.879	5.125	103.509	103.409	103.309	3.750	99.575	99.475	99.375	3.500	98.928	98.828	98.728
4.875	102.588	102.488	102.388	5.250	104.000	103.900	103.800	3.875	100.023	99.923	99.823	3.625	99.268	99.168	99.068
4.990	102.864	102.764	102.664	5.375	104.290	104.190	104.090	3.990	100.410	100.310	100.210	3.750	100.064	99.964	99.864
5.000	102.964	102.864	102.764	5.500	104.628	104.528	104.428	4.000	100.510	100.410	100.310	3.875	100.400	100.300	100.200
5.125	103.344	103.244	103.144	5.625	104.869	104.769	104.669	4.125	100.984	100.884	100.784	3.990	100.604	100.504	100.404
5.250	104.004	103.904	103.804	5.750	105.567	105.466	105.355	4.250	101.275	101.175	101.075	4.000	100.704	100.604	100.504
5.375	104.399	104.299	104.199	5.875	105.719	105.619	105.507	4.375	101.558	101.458	101.358	4.125	100.988	100.888	100.788
5.500	104.772	104.672	104.572	5.990	105.800	105.699	105.588	4.500	101.965	101.865	101.765	4.250	101.347	101.213	101.094
5.625	105.040	104.940	104.840	6.000	105.900	105.799	105.688	4.625	102.374	102.274	102.174	4.375	101.614	101.480	101.354
5.750	105.826	105.725	105.621	6.125	106.413	106.313	106.201	4.750	102.534	102.434	102.334	4.500	101.874	101.740	101.614
5.875	106.023	105.923	105.819	6.250	106.722	106.588	106.465	4.875	102.782	102.681	102.582	4.625	102.123	101.989	101.863
5.990	106.145	106.045	105.941	6.375	107.007	106.873	106.750	4.990	102.930	102.830	102.730	4.750	102.300	102.166	102.040
6.000	106.245	106.145	106.041	6.500	N/A	N/A	N/A	5.000	103.030	102.930	102.830	4.875	102.461	102.327	102.201

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	98.002	97.902	97.802	3.000	96.052	95.952	95.852
4.250	98.742	98.642	98.542	3.125	96.463	96.363	96.263
4.375	99.359	99.259	99.159	3.250	97.410	97.310	97.210
4.500	99.922	99.822	99.722	3.375	97.821	97.721	97.621
4.625	100.389	100.289	100.189	3.500	98.249	98.149	98.049
4.750	101.048	100.948	100.848	3.625	98.659	98.559	98.459
4.875	101.605	101.505	101.405	3.750	98.894	98.794	98.694
4.990	102.042	101.942	101.842	3.875	99.293	99.193	99.093
5.000	102.142	102.042	101.942	3.990	99.598	99.498	99.398
5.125	102.385	102.285	102.185	4.000	99.698	99.598	99.498
5.250	102.602	102.502	102.402	4.125	100.086	99.986	99.886
5.375	102.747	102.647	102.547	4.250	100.285	100.185	100.085
5.500	103.230	103.130	103.030	4.375	100.478	100.378	100.278
5.625	103.443	103.343	103.243	4.500	100.618	100.518	100.418
5.750	103.659	103.559	103.459	4.625	100.711	100.593	100.481
5.875	102.866	102.765	102.654	4.750	100.812	100.694	100.582
5.990	103.227	103.127	103.016	4.875	100.974	100.857	100.745
6.000	103.327	103.227	103.116	4.990	101.034	100.917	100.805
6.125	103.577	103.477	103.365	5.000	101.134	101.017	100.905

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.250	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.500	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

Product Features								
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 Unit Property	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
HB C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only applicable to detached condominiums or site condominiums								*Not

Cash-Out Refinance				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125
80.01-85.00% Only available with DU v. 9.1				

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

HomeReady LLPAs*	
Product Feature	LLPA Cap
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	-1.500
*The above caps do not include the following LLPAs: State; Extension; Loan Size	

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			
FHA ID# - 1358600006			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrawholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/10/2018

45 Day Lock Exp.:

9/24/2018

60 Day Lock Exp.:

10/9/2018

W. Rate Sheet Dated: 8/10/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA DU Refi Plus															
30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	96.592	96.492	96.392	4.000	95.319	95.219	95.119	4.500	99.852	99.752	99.652	4.625	99.152	99.052	98.952
4.125	97.348	97.248	97.148	4.125	96.117	96.017	95.917	4.625	100.456	100.356	100.256	4.750	100.031	99.931	99.831
4.250	98.103	98.003	97.903	4.250	97.139	97.039	96.939	4.750	100.984	100.884	100.784	4.875	100.530	100.430	100.330
4.375	98.647	98.547	98.447	4.375	97.751	97.651	97.551	4.875	101.353	101.253	101.153	4.990	100.901	100.801	100.701
4.500	99.146	99.046	98.946	4.500	98.367	98.267	98.167	4.990	101.599	101.499	101.399	5.000	101.001	100.901	100.801
4.625	99.868	99.768	99.668	4.625	99.343	99.243	99.143	5.000	101.699	101.599	101.499	5.125	101.367	101.267	101.167
4.750	100.563	100.463	100.363	4.750	100.286	100.186	100.086	5.125	102.059	101.959	101.859	5.250	101.810	101.710	101.610
4.875	101.054	100.954	100.854	4.875	100.842	100.742	100.642	5.250	102.550	102.450	102.350	5.375	102.227	102.127	102.027
4.990	101.414	101.314	101.214	4.990	101.251	101.151	101.051	5.375	102.840	102.740	102.640	5.500	102.648	102.548	102.448
5.000	101.514	101.414	101.314	5.000	101.351	101.251	101.151	5.500	103.178	103.078	102.978	5.625	102.970	102.870	102.770
5.125	101.894	101.794	101.694	5.125	101.728	101.628	101.528	5.625	103.419	103.319	103.219	5.750	103.579	103.479	103.375
5.250	102.554	102.454	102.354	5.250	102.482	102.382	102.282	5.750	104.117	104.016	103.905	5.875	103.787	103.686	103.582
5.375	102.949	102.849	102.749	5.375	102.934	102.834	102.734	5.875	104.269	104.169	104.057	5.990	103.932	103.832	103.728
5.500	103.322	103.222	103.122	5.500	103.348	103.248	103.148	5.990	104.350	104.249	104.138	6.000	104.032	103.932	103.828
5.625	103.590	103.490	103.390	5.625	103.650	103.550	103.450	6.000	104.450	104.349	104.238	6.125	104.718	104.618	104.514
5.750	104.376	104.275	104.171	5.750	104.617	104.516	104.413	6.125	104.963	104.863	104.751	6.250	104.782	104.648	104.525
5.875	104.573	104.473	104.369	5.875	104.849	104.748	104.644	6.250	105.272	105.138	105.015	6.375	105.165	105.031	104.908
5.990	104.995	104.895	104.791	5.990	104.993	104.893	104.789	6.375	105.557	105.423	105.300	6.500	N/A	N/A	N/A
6.000	104.795	104.695	104.591	6.000	105.093	104.993	104.889	6.500	N/A	N/A	N/A	6.625	N/A	N/A	N/A

15 Year								10 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.052	95.952	95.852	2.875	N/A	#N/A	#N/A	2.875	95.263	95.163	95.063	2.875	N/A	#N/A	#N/A
3.125	96.463	96.363	96.263	2.990	93.183	93.083	92.983	2.990	95.519	95.419	95.319	2.990	93.039	92.939	92.839
3.250	97.410	97.310	97.210	3.000	93.283	93.183	93.083	3.000	95.619	95.519	95.419	3.000	93.139	93.039	92.939
3.375	97.821	97.721	97.621	3.125	93.934	93.834	93.734	3.125	95.979	95.879	95.779	3.125	93.799	93.699	93.599
3.500	98.249	98.149	98.049	3.250	94.475	94.375	94.275	3.250	96.722	96.622	96.522	3.250	94.330	94.230	94.130
3.625	98.659	98.559	98.459	3.375	95.143	95.043	94.943	3.375	97.085	96.985	96.885	3.375	95.008	94.908	94.808
3.750	98.894	98.794	98.694	3.500	95.798	95.698	95.598	3.500	97.428	97.328	97.228	3.500	95.653	95.553	95.453
3.875	99.293	99.193	99.093	3.625	96.442	96.342	96.242	3.625	97.768	97.668	97.568	3.625	96.308	96.208	96.108
3.990	99.598	99.498	99.398	3.750	96.809	96.709	96.609	3.750	98.564	98.464	98.364	3.750	96.665	96.565	96.465
4.000	99.698	99.598	99.498	3.875	97.356	97.256	97.156	3.875	98.900	98.800	98.700	3.875	97.211	97.111	97.011
4.125	100.086	99.986	99.886	3.990	97.880	97.780	97.680	3.990	99.104	99.004	98.904	3.990	97.726	97.626	97.526
4.250	100.285	100.185	100.085	4.000	97.980	97.880	97.780	4.000	99.204	99.104	99.004	4.000	97.826	97.726	97.626
4.375	100.478	100.378	100.278	4.125	98.588	98.488	98.388	4.125	99.488	99.388	99.288	4.125	98.434	98.334	98.234
4.500	100.618	100.518	100.418	4.250	98.911	98.811	98.711	4.250	99.847	99.747	99.647	4.250	98.757	98.657	98.557
4.625	100.711	100.610	100.511	4.375	99.222	99.122	99.022	4.375	100.114	99.980	99.854	4.375	99.047	98.947	98.847
4.750	100.812	100.711	100.612	4.500	99.683	99.566	99.453	4.500	100.374	100.240	100.114	4.500	99.508	99.391	99.279
4.875	100.974	100.874	100.774	4.625	100.213	100.096	99.983	4.625	100.623	100.489	100.363	4.625	100.038	99.921	99.809
4.990	101.034	100.934	100.834	4.750	100.393	100.275	100.163	4.750	100.800	100.666	100.540	4.750	100.218	100.101	99.988
5.000	101.134	101.034	100.934	4.875	100.669	100.552	100.439	4.875	100.961	100.827	100.701	4.875	100.485	100.367	100.255

Applicable for all mortgages with greater than 15 year terms										
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	>105.00%
≥ 740	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-0.750	-0.750	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00 LTV only with DU v. 9.2

LLPA Cap		
Characteristic	30/25 yr	20 - 10 yr
Owner Occupied LTV < 80%	2.000	2.000
Owner Occupied LTV ≥ 80%	0.750	0.000
Investment & 2nd Home LTV ≤ 105%	2.000	2.000
Investment & 2nd Home LTV > 105%	2.000	1.500
Exclude the following from the LLPA cap: State; Loan Size; UW Buy Out; escrow waiver; -1.500 HB LLPA		

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	> 105%
High-LTV ≤ 30 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
High-LTV ≤ 20 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
High-LTV ≤ 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750

*Not applicable to detached condominiums or site condominiums

Cash-Out Refinance Texas Equity 50(a)(6) Only				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125

All Loan Type Adjustments			
Adjusters	All Terms	Adjusters	All Terms
NY	-0.250	High Balance	-1.500
TX	0.150	Escrow Waiver	0.000
All Subordinate Financing	-0.375	Texas Equity 50(a)(6)	0.000
Loan Size Adjuster		Texas Equity 50(a)(4)	0.000
\$0 - \$49,999	-2.500		
\$50,000 - \$85,000	-1.375		
\$85,001 - \$125,000	-0.500		
\$125,001 - \$175,000	-0.375		
\$175,001 - \$275,000	0.000		
\$275,001 up to HB	0.125		



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/10/2018

45 Day Lock Exp.:

9/24/2018

60 Day Lock Exp.:

10/9/2018

W. Rate Sheet Dated: 8/10/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC												
30/25 Year				20 Year				15 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.250	99.835	99.735	99.635	3.750	97.863	97.757	97.663	2.750	95.214	95.114	95.014	
4.375	100.416	100.316	100.216	3.875	98.472	98.364	98.272	2.875	95.875	95.775	95.675	
4.500	101.087	100.987	100.887	3.990	99.011	98.902	98.811	2.990	96.425	96.325	96.225	
4.625	101.703	101.603	101.503	4.000	99.111	99.002	98.911	3.000	96.525	96.425	96.325	
4.750	102.274	102.174	102.074	4.125	99.719	99.619	99.519	3.125	97.109	97.009	96.909	
4.875	102.758	102.658	102.558	4.250	100.313	100.213	100.113	3.250	97.705	97.605	97.505	
4.990	103.077	102.977	102.877	4.375	100.898	100.798	100.698	3.375	98.226	98.126	98.026	
5.000	103.177	103.077	102.977	4.500	101.568	101.468	101.368	3.500	98.859	98.759	98.659	
5.125	103.630	103.530	103.430	4.625	102.169	102.069	101.969	3.625	99.237	99.137	99.037	
5.250	104.134	104.034	103.934	4.750	102.642	102.539	102.442	3.750	99.836	99.736	99.636	
5.375	104.562	104.462	104.362	4.875	103.003	102.898	102.803	3.875	100.349	100.249	100.149	
5.500	104.909	104.809	104.709	4.990	103.267	103.163	103.067	3.990	100.589	100.489	100.389	
5.625	105.280	105.180	105.080	5.000	103.367	103.263	103.167	4.000	100.689	100.589	100.489	
5.750	105.695	105.595	105.495	5.125	103.727	103.601	103.506	4.125	101.228	101.128	101.028	
5.875	105.974	105.874	105.774	5.250	104.121	103.995	103.900	4.250	101.499	101.399	101.299	
5.990	106.143	106.043	105.943	5.375	104.407	104.281	104.186	4.375	101.906	101.806	101.706	
6.000	106.243	106.143	106.043	5.500	104.715	104.588	104.493	4.500	102.056	101.956	101.856	
6.125	106.453	106.353	106.253	5.625	105.114	105.014	104.914	4.625	102.438	102.338	102.238	
6.250	106.895	106.795	106.695	5.750	105.538	105.438	105.338	4.750	102.639	102.539	102.439	

Conforming FHLMC Super Conforming						
SC 30-20 Year				SC 15 Year		
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day
4.250	98.881	98.781	98.681	2.750	94.870	94.770
4.375	99.462	99.362	99.262	2.875	95.531	95.431
4.500	100.133	100.033	99.933	2.990	96.081	95.981
4.625	100.843	100.743	100.643	3.000	96.181	96.081
4.750	101.414	101.314	101.214	3.125	96.765	96.665
4.875	101.898	101.798	101.698	3.250	97.361	97.261
4.990	102.217	102.117	102.017	3.375	97.593	97.493
5.000	102.317	102.217	102.117	3.500	98.226	98.126
5.125	101.942	101.842	101.742	3.625	98.604	98.504
5.250	102.446	102.346	102.246	3.750	99.203	99.103
5.375	102.874	102.774	102.674	3.875	99.716	99.616
5.500	103.221	103.121	103.021	3.990	99.471	99.371
5.625	102.287	102.187	102.087	4.000	99.571	99.471
5.750	102.702	102.602	102.502	4.125	100.110	100.010
5.875	102.831	102.731	102.631	4.250	100.381	100.281
5.990	102.850	102.750	102.650	4.375	100.788	100.688
6.000	102.950	102.850	102.750	4.500	100.477	100.377
6.125	103.010	102.910	102.810	4.625	100.859	100.759
6.250	103.302	103.202	103.102	4.750	101.060	100.960

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Program Features								
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
SC Fixed C/O Refi	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
SC Fixed Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only								

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 95.00%	75.01 - 95.00%	-1.375	-1.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Cash-Out Refinance				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125

W. Rate Sheet Dated: 8/10/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC Open Access															
30/25 Year												20 Year			
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	98.385	98.285	98.185	4.250	98.885	98.785	98.085	3.750	96.413	96.307	96.213	3.750	96.313	96.207	96.113
4.375	98.966	98.866	98.766	4.375	98.866	98.766	98.666	3.875	97.022	96.914	96.822	3.875	96.922	96.816	96.722
4.500	99.637	99.537	99.437	4.500	99.537	99.437	99.337	3.990	97.561	97.452	97.361	3.990	97.461	97.352	97.261
4.625	100.253	100.153	100.053	4.625	100.153	100.053	99.953	4.000	97.661	97.552	97.461	4.000	97.561	97.452	97.361
4.750	100.824	100.724	100.624	4.750	100.724	100.624	100.524	4.125	98.269	98.169	98.069	4.125	98.169	98.069	97.969
4.875	101.308	101.208	101.108	4.875	101.208	101.108	101.008	4.250	98.863	98.763	98.663	4.250	98.763	98.663	98.563
4.990	101.727	101.527	101.427	4.990	101.527	101.427	101.327	4.375	99.448	99.348	99.248	4.375	99.348	99.248	99.148
5.000	101.727	101.627	101.527	5.000	101.627	101.527	101.427	4.500	100.118	100.018	99.918	4.500	100.018	99.918	99.818
5.125	102.180	102.080	101.980	5.125	102.080	101.980	101.880	4.625	100.719	100.619	100.519	4.625	100.619	100.519	100.419
5.250	102.684	102.584	102.484	5.250	102.584	102.484	102.384	4.750	101.192	101.089	100.992	4.750	101.092	100.989	100.892
5.375	103.112	103.012	102.912	5.375	103.012	102.912	102.812	4.875	101.553	101.448	101.353	4.875	101.453	101.348	101.253
5.500	103.459	103.359	103.259	5.500	103.359	103.259	103.159	4.990	101.817	101.713	101.617	4.990	101.717	101.613	101.517
5.625	103.830	103.730	103.630	5.625	103.730	103.630	103.530	5.000	101.917	101.813	101.717	5.000	101.817	101.713	101.617
5.750	104.245	104.145	104.045	5.750	104.145	104.045	103.945	5.125	102.277	102.151	102.056	5.125	102.177	102.051	101.956
5.875	104.524	104.424	104.324	5.875	104.424	104.324	104.224	5.250	102.671	102.545	102.450	5.250	102.571	102.445	102.350
5.990	104.693	104.593	104.493	5.990	104.593	104.493	104.393	5.375	102.957	102.831	102.736	5.375	102.857	102.731	102.636
6.000	104.793	104.693	104.593	6.000	104.693	104.593	104.493	5.500	103.265	103.138	103.043	5.500	103.165	103.038	102.943
6.125	105.003	104.903	104.803	6.125	104.903	104.803	104.703	5.625	103.664	103.564	103.464	5.625	103.564	103.464	103.364
6.250	105.445	105.345	105.245	6.250	105.345	105.245	105.145	5.750	104.088	103.988	103.888	5.750	103.988	103.888	103.788

	15 Year							
	≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	93.714	93.614	93.514	2.750	93.614	93.514	93.414	
2.875	94.375	94.275	94.175	2.875	94.275	94.175	94.075	
2.990	94.825	94.825	94.725	2.990	94.825	94.725	94.625	
3.000	95.025	95.925	94.825	3.000	94.925	94.825	94.725	
3.125	95.629	95.509	95.409	3.125	95.509	95.409	95.309	
3.250	96.086	95.986	95.886	3.250	95.986	95.886	95.786	
3.375	96.571	96.471	96.371	3.375	96.471	96.371	96.271	
3.500	97.359	97.259	97.159	3.500	97.259	97.159	97.059	
3.625	96.645	96.545	96.445	3.625	96.545	96.445	96.345	
3.750	98.336	98.236	98.136	3.750	98.236	98.136	98.036	
3.875	98.849	98.749	98.649	3.875	98.749	98.649	98.549	
3.990	99.089	98.989	98.889	3.990	98.989	98.889	98.789	
4.000	99.189	99.089	98.989	4.000	99.089	98.989	98.889	
4.125	99.789	99.689	99.589	4.125	99.689	99.589	99.489	
4.250	99.899	99.799	99.699	4.250	99.799	99.699	99.599	
4.375	100.406	100.306	100.206	4.375	100.306	100.206	100.106	
4.500	100.556	100.456	100.356	4.500	100.456	100.356	100.256	
4.625	100.938	100.838	100.738	4.625	100.838	100.738	100.638	
4.750	101.139	101.039	100.939	4.750	101.039	100.939	100.839	

30-20 Year Super Conforming										15 Year Super Conforming									
≤ 105% LTV					> 105% LTV					≤ 105% LTV					> 105% LTV				
Rate	30 Day	45 Day	60 Day	72 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day			
4.250	97.431	97.331	97.231	97.231	4.250	97.331	97.231	97.131	2.750	93.370	93.270	93.170	2.750	93.270	93.170	93.070			
4.375	98.012	97.912	97.812	4.375	97.912	97.812	97.712	2.875	94.031	93.931	93.831	2.875	93.931	93.831	93.731				
4.500	98.683	98.583	98.483	4.500	98.583	98.483	98.383	2.990	94.681	94.481	94.381	2.990	94.481	94.381	94.281				
4.625	99.393	99.293	99.193	4.625	99.293	99.193	99.093	3.000	94.681	94.581	94.481	3.000	94.581	94.481	94.381				
4.750	99.964	99.864	99.764	4.750	99.864	99.764	99.664	3.125	95.265	95.165	95.065	3.125	95.165	95.065	94.965				
4.875	100.449	100.348	100.248	4.875	100.348	100.248	100.148	3.250	95.742	95.642	95.542	3.250	95.642	95.542	95.442				
5.000	100.767	100.667	100.567	5.000	100.667	100.567	100.467	3.375	95.938	95.838	95.738	3.375	95.838	95.738	95.638				
5.125	100.867	100.767	100.667	5.000	100.767	100.667	100.567	3.500	96.726	96.626	96.526	3.500	96.626	96.526	96.426				
5.250	100.492	100.392	100.292	5.125	100.392	100.292	100.192	3.625	96.012	95.912	95.812	3.625	95.912	95.812	95.712				
5.375	100.996	100.896	100.796	5.250	100.896	100.796	100.696	3.750	97.703	97.603	97.503	3.750	97.603	97.503	97.403				
5.500	101.424	101.324	101.224	5.375	101.324	101.224	101.124	3.875	98.216	98.116	98.016	3.875	98.116	98.016	97.916				
5.625	101.771	101.671	101.571	5.500	101.671	101.571	101.471	3.990	97.971	97.871	97.771	3.990	97.871	97.771	97.671				
5.750	100.837	100.737	100.637	5.625	100.737	100.637	100.537	4.000	98.071	97.971	97.871	4.000	97.971	97.871	97.771				
5.875	101.252	101.152	101.052	5.750	101.152	101.052	100.952	4.125	98.610	98.510	98.410	4.125	98.510	98.410	98.310				
6.000	101.381	101.281	101.181	5.875	101.281	101.181	101.081	4.250	98.881	98.781	98.681	4.250	98.781	98.681	98.581				
5.990	101.400	101.300	101.200	5.990	101.300	101.200	101.100	4.375	99.288	99.188	99.088	4.375	99.188	99.088	98.988				
6.125	101.500	101.400	101.300	6.000	101.400	101.300	101.200	4.500	98.977	98.877	98.777	4.500	98.877	98.777	98.677				
6.250	101.560	101.460	101.360	6.125	101.460	101.360	101.260	4.625	99.359	99.259	99.159	4.625	99.259	99.159	99.059				
6.125	101.852	101.752	101.652	6.250	101.752	101.652	101.552	4.750	99.560	99.460	99.360	4.750	99.460	99.360	99.260				

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	> 95.00%	
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	0.00%	0.00%	0.00%	0.00%	
720 - 739	0.00%	-0.25%	-0.50%	-0.75%	0.00%	0.00%	0.00%	0.00%	
700 - 719	0.00%	-0.50%	-1.00%	-1.25%	-0.50%	-0.50%	-0.50%	-0.50%	
680 - 699	0.00%	-0.50%	-1.25%	-1.75%	-1.00%	-0.75%	-0.75%	-0.75%	
660 - 679	0.00%	-1.00%	-2.25%	-2.75%	-2.25%	-1.75%	-1.75%	-1.75%	
640 - 659	-0.50%	-1.25%	-2.75%	-3.00%	-2.75%	-2.25%	-2.25%	-2.25%	
620 - 639	-0.50%	-1.50%	-3.00%	-3.00%	-2.75%	-2.75%	-2.75%	-2.75%	
< 620 *	-0.50%	-1.50%	-3.00%	-3.00%	-2.75%	-2.75%	-2.75%	-2.75%	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 80.00%	75.01 - 95.00%	-1.375	-1.125
80.01 - 90.00%	81.01 - 95.00%	-1.375	-0.875
90.01 - 95.00%	91.01 - 95.00%	-0.875	-0.625
ALL	> 95.00%	-1.875	-1.875

[illegible]

Cash-Out Refinance Texas Equity 50(a)(6) Only				
FICO ↓ / LTV →	≤ 60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125

Relief Refinance Mortgage Delivery Fee Cap		
RRMDFC	30/25 YR Fixed	20/15 YR Fixed
Investment	-2.000	-2.000
Owner Occupied & 2nd Home ≤ 80%	-2.000	-2.000
Owner Occupied & 2nd Home > 80%	-0.750	0.000

Exclude the following from the LPPA cap: State; Loan Size; UW Buy Out; escrow waiver; -1.500 SC LPPA

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy

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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# = 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal. <i>For use by mortgage professionals only and should not be distributed to borrowers.</i>			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/10/2018

45 Day Lock Exp.:

9/24/2018

60 Day Lock Exp.:

10/9/2018

W. Rate Sheet Dated: 8/10/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible & Home Possible Advantage																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	99.835	99.735	99.635	3.750	97.863	97.757	97.663	2.750	95.214	95.114	95.014	4.250	98.881	98.781	98.681	2.750	94.870	94.770	94.670
4.375	100.416	100.316	100.216	3.875	98.472	98.364	98.272	2.875	95.875	95.775	95.675	4.375	99.462	99.362	99.262	2.875	95.531	95.431	95.331
4.500	101.087	100.987	100.887	3.990	99.011	98.902	98.811	2.990	96.425	96.325	96.225	4.500	100.133	100.033	99.933	2.990	96.081	95.981	95.881
4.625	101.703	101.603	101.503	4.000	99.111	99.002	98.911	3.000	96.525	96.425	96.325	4.625	100.843	100.743	100.643	3.000	96.181	96.081	95.981
4.750	102.274	102.174	102.074	4.125	99.719	99.619	99.519	3.125	97.109	97.009	96.909	4.750	101.414	101.314	101.214	3.125	96.765	96.665	96.565
4.875	102.758	102.658	102.558	4.250	100.313	100.213	100.113	3.250	97.586	97.486	97.386	4.875	101.898	101.798	101.698	3.250	97.242	97.142	97.042
4.990	103.077	102.977	102.877	4.375	100.898	100.798	100.698	3.375	98.071	97.971	97.871	4.990	102.217	102.117	102.017	3.375	97.438	97.338	97.238
5.000	103.177	103.077	102.977	4.500	101.568	101.468	101.368	3.500	98.859	98.759	98.659	5.000	102.317	102.217	102.117	3.500	98.226	98.126	98.026
5.125	103.630	103.530	103.430	4.625	102.169	102.069	101.969	3.625	98.145	98.045	97.945	5.125	101.942	101.842	101.742	3.625	97.512	97.412	97.312
5.250	104.134	104.034	103.934	4.750	102.642	102.539	102.442	3.750	99.836	99.736	99.636	5.250	102.446	102.346	102.246	3.750	99.203	99.103	99.003
5.375	104.562	104.462	104.362	4.875	103.003	102.898	102.803	3.875	100.349	100.249	100.149	5.375	102.874	102.774	102.674	3.875	99.716	99.616	99.516
5.500	104.909	104.809	104.709	4.990	103.267	103.163	103.067	3.990	100.589	100.489	100.389	5.500	103.221	103.121	103.021	3.990	99.471	99.371	99.271
5.625	105.280	105.180	105.080	5.000	103.367	103.263	103.167	4.000	100.689	100.589	100.489	5.625	102.287	102.187	102.087	4.000	99.571	99.471	99.371
5.750	105.695	105.595	105.495	5.125	103.727	103.601	103.506	4.125	101.228	101.128	101.028	5.750	102.702	102.602	102.502	4.125	100.110	100.010	99.910
5.875	105.974	105.874	105.774	5.250	104.121	103.995	103.900	4.250	101.499	101.399	101.299	5.875	102.831	102.731	102.631	4.250	100.381	100.281	100.181
5.990	106.143	106.043	105.943	5.375	104.407	104.281	104.186	4.375	101.906	101.806	101.706	5.990	102.850	102.750	102.650	4.375	100.788	100.688	100.588
6.000	106.243	106.143	106.043	5.500	104.715	104.588	104.493	4.500	102.056	101.956	101.856	6.000	102.950	102.850	102.750	4.500	100.477	100.377	100.277
6.125	106.453	106.353	106.253	5.625	105.114	105.014	104.914	4.625	102.438	102.338	102.238	6.125	103.010	102.910	102.810	4.625	100.859	100.759	100.659
6.250	106.895	106.795	106.695	5.750	105.538	105.438	105.338	4.750	102.639	102.539	102.439	6.250	103.302	103.202	103.102	4.750	101.060	100.960	100.860

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP & HPA LLPA Cap		
FICO ↓ \ LTV →	≤ 80%	> 80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **9/10/2018**

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W. Rate Sheet Dated: **8/10/2018**

Release Time: **10:00 am ET**

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Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
4.000	96.237	96.112	95.987	
4.125	97.379	97.254	97.129	
4.250	98.234	98.109	97.984	
4.375	98.824	98.699	98.574	
4.500	99.437	99.312	99.187	
4.625	99.988	99.863	99.738	
4.750	100.472	100.347	100.222	
4.875	100.907	100.782	100.657	
5.000	101.309	101.184	101.059	
5.125	101.695	101.570	101.445	
5.250	102.016	101.891	101.766	
5.375	102.297	102.172	102.047	
5.500	102.430	102.305	102.180	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	96.892	96.767	96.642	
3.625	97.355	97.230	97.105	
3.750	97.777	97.652	97.527	
3.875	98.381	98.256	98.131	
4.000	98.723	98.598	98.473	
4.125	98.976	98.851	98.726	
4.250	99.262	99.137	99.012	
4.375	99.523	99.398	99.273	
4.500	99.770	99.645	99.520	
4.625	100.017	99.892	99.767	
4.750	100.285	100.160	100.035	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	97.356	97.231	97.106	
3.375	97.828	97.703	97.578	
3.500	98.270	98.145	98.020	
3.625	98.677	98.552	98.427	
3.750	99.052	98.927	98.802	
3.875	99.397	99.272	99.147	
4.000	99.715	99.590	99.465	
4.125	100.061	99.936	99.811	
4.250	100.383	100.258	100.133	
4.375	100.695	100.570	100.445	
4.500	101.008	100.883	100.758	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	-	-0.250	-0.500	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.375	-1.000	-1.250	n/a
740-759	0.500	0.375	0.250	0.250	-	-	-0.750	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	-	-	-0.375	-0.625	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.125	-0.250	-0.500	n/a
Purpose									
Cash-Out	-	-	-0.250	-0.750	-1.500	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.500	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	-	-	-	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.750	-0.750	-1.250	-1.250	-1.750	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.500	-1.000	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)